# Accessible Banking Factsheet

## Introduction

When you’re choosing how to bank and manage your money, it can sometimes be tricky to find the best option for you. There are lots of accessible solutions to choose from, such as telephone, and online banking, using ATMs and in-branch banking. We’ve put together this factsheet to show some of the many ways of making banking accessible to you.

Not sure where to start? Call the RNIB Helpline on **0303 123 9999** or email **helpline@rnib.org.uk**. We’re always happy to help.

You can also find lots more hints and tips on accessible banking on our website at **rnib.org.uk/banking-guide**.

## Telephone Banking

To use telephone banking, you don't always have to use the telephone keypad. Instead, you may be asked security questions to confirm that you are who you say you are. You can now also use Voice ID, which will give you additional protection – and you won’t need to remember a security phrase or passcode. Once you’ve completed the security process, you can manage your account safely and securely over the phone to check your balance, make bill payments, manage transfers, and access other banking services.

“The person I spoke to was really helpful and I didn’t feel rushed at all. He gave me all my account transactions, so I knew exactly what had gone in and what had come out. He also gave me a number of options for a fairly sensitive financial matter which by the end of the call, I felt really reassured was resolved.”

**– Ana Kudrjavceva, Birmingham**

Telephone banking is offered by all major UK banks and building societies as a 24/7 service. We recommend getting in touch with your bank to see how they can support you.

Below is a list of telephone numbers for some popular banks and building societies:

**TSB**

Tel: **03459 758 758**

**Barclays**

Tel: **03457 345 345**

**HSBC**

Tel: **03457 404 404**

**NatWest**

Tel: **03457 888 444** (Mobile app required to access telephone banking)

**Nationwide**

Tel: **0800 302 011**

**Lloyds**

Tel: **0345 300 2750**

**Santander**

Tel: **0800 917 9170**

### Mobile Banking

If you have a smartphone or another smart device, you can download and use an app offered by your bank to manage your money. Mobile banking apps allow you to view all your accounts in one place, for example, you could have a current account, a savings account, and a business account that you can manage from the app.

“I’ve had positive experiences using mobile banking apps and use quite a few different ones. The apps are really accessible and easy to use, and I normally use them on the go, as well as making direct payments for goods and services. I really like not having to take my bank cards out with me, as long as I have my phone with me, I’m fine.”

**– Rasheed Bello, London**

Although some services will vary between banks, most mobile banking apps allow you to:

* Make mobile payments, so that you can pay bills, go shopping, and make P2P (person to person) payments to other mobile users
* Manage your money and budget using tools, including keeping track of loans, investments and savings
* Have 24-hour access to your accounts with instant mobile bank statements
* Make international money transfers to multi-currency accounts
* Access online support, such as contacting your bank through Facebook or Twitter
* Make use of enhanced security features
* Report your debit or credit card as lost, stolen or damaged
* Instant card freezing allows you to temporarily block your card in-app without having to call or visit a branch.

You can now access support from some banks through the Be My Eyes App. Be My Eyes is an app that connects you to volunteers, using the feed on your smart device’s camera, allowing them to view what you need help or support with. Lloyds, Halifax, and the Bank of Scotland all offer this service as part of their customer support. Through the app you’ll be connected to one of their official representatives, who can assist you with products or services.

It is recommended that account specific enquiries relating to payments or money transfers should still be addressed through the Halifax, Bank of Scotland or Lloyds Bank helplines or your local branches, to find out more, please visit **bemyeyes.com**.

## Security

Lots of different security measures have been put in place by banks to help keep you safe while you manage your money. These features include:

* Secure in-app and internet banking – with features such as Biometric log-in (Fingerprint or Face ID), or memorable questions
* Voice ID recognition for telephone banking
* Asking for your signature or use of a signature stamp
* Asking you for a form of ID in branch
* Talking ATMs, with headphone jacks
* ATMs in shops, shopping centres, or in your local branch (useful if you’re nervous using ATMs on the street).

If you have an Android or Apple smartphone, you may want to consider registering for Google’s ‘Find My Device’ or Apple’s ‘Find My iPhone’ so that your device can be located, locked and even wiped of data remotely if it's lost or stolen should mobile banking be your preferred banking method.

If you think you’ve been scammed or that you could be a victim of fraud, the first step is to ensure that you contact your bank as soon as possible. You can also contact Action Fraud, the UK’s national reporting centre for fraud and cybercrime on **0300 123 2040**. They offer a range of advice and support on protecting you and your loved ones from fraud. Visit **actionfraud.police.uk** for more details or see our webpage **rnib.org.uk/anti-fraud.**

#### Third-party Mandate

A third-party mandate is a formal instruction from you to your bank or building society, instructing them that you’d like another person to support you in carrying out everyday banking transactions, or for them to make them on your behalf. As the third-party is your representative, you’re responsible for the actions and decisions they carry out with your account. This can be put in place on a short-term basis (for example two or three transactions) or on a long-term basis. Third-party Mandates are much different from mandates such as Power of Attorney or a Protection Order as you still have full control over decisions made. Please speak with your bank or building society for more information.

## Payment by debit or credit card in shops

You can easily make payments in shops by credit or debit card, as now most debit and credit cards are contactless. You can check if your card is eligible by looking for the contactless indicator (located on the front of your card). This means that purchases of up to £100, can be made by simply tapping your card on the card reader. Any purchase of over £100 will require you to enter your PIN.

You will still sometimes be asked to enter your PIN for security purposes when making purchases, so we suggest you practice on a card reader keypad (the number ‘5’ will have a tactile marking). Most card reader keypads will have the same layout in shops, making it easier once you have familiarised yourself with it.

There may be times when you’ll be faced with using a touchscreen pad, the touchscreen has a visual design which can often be clearer than on a standard keypad. If this isn’t the case, a separate high-contrast option can be selected before the keypad appears. The shop assistant should be able to help with this. Retailers are expected to have accessible payment systems as part of the Equality Act. If the retailer doesn’t know about these accessibility options, we encourage customers to ask the retailer for the chip and PIN device manufacturer and share the details of the incident with the RNIB Campaigns team on **0303 123 9999** or **campaign@rnib.org.uk**.

If you struggle to use chip and PIN due to sight loss, dexterity issues or any other disability, you can request a chip and signature card as a reasonable adjustment.

You can find out more about paying with debit and credit cards (including chip and signature) at **rnib.org.uk/debit-credit-cards**.

You can also use a signature guide to sign for purchases, cheques, or important documents. Signature guides are available from our online shop, visit **rnib.org.uk/signature-guide**.

## Talking ATMs

You might like to try an ATM that “talks” to you, giving you instructions about what is on screen. You must have a pair of earphones or headphones with a 3.5mm headphone jack to plug into the machine. Some banks will provide you with a set of earphones to keep and use at talking ATMs if you don’t already have a pair.

Once you’re connected with your headphones you simply follow the on-screen instructions that are read out to you.

If you’re nervous about using a talking ATM for the first time, you could try a talking ATM in-branch at a quiet time or leave one earphone out so that you can still hear what is going on around you. To find out more about talking ATMs, visit **rnib.org.uk/talkingatm**.

## Accessibility options offered by banks

You can explore the many different accessibility options that your bank may be able to offer you. Some options could include:

* Different cards for different things
* Bank statements, cheque books, documents, and other communications in a format you can read
* An accessible banking app
* Signature stamps
* A large print and talking online banking keypad
* Telephone or video appointments instead of in-branch appointments or vice versa
* A named person, approved by both you and your bank, to support you in managing your accounts (often referred to as a third-party mandate, see our earlier section).

“I asked my branch for telephone banking instructions in braille - and they provided them which was great. I was then able to call up and go through security questions with relative ease.”

**– Ana Kudrjavceva, Birmingham**

Legally, your bank must make reasonable adjustments for you under the Equality Act (2010). You can find out more about the act and challenging discrimination at **rnib.org.uk/equalityact**.

## Online Banking

You might like to try online banking. You can manage your money flexibly and safely through your bank’s website, using your internet browser. It’s free, quick and easy, and allows you to do most things that you would otherwise do in-branch, at an ATM, or over the phone.

There are lots of different options your bank can offer you to support you to access their website for online banking. These include:

* Using an app which is created and controlled by your bank
* Using your bank’s official website (look out for the padlock symbol and the ‘https’ at the beginning of the web address, which means that it’s secure).

You’ll need to set up an online profile with your name, address, telephone number and account details, as well as a password with lots of numbers and letters, sent by your bank, which you must be able to memorise.

If you find it hard to remember your password, you can get in touch with your bank to explore changing it, or using other ways to log in, such as answering a set of security questions. Most smart devices also offer the use of biometric log-in (using fingerprint or face recognition).

## PayPal

PayPal is an online payment system that makes paying for things online and sending and receiving money safe and secure. You simply link your bank account, credit card or debit card to your PayPal account. You can then use PayPal to make purchases online with participating stores. PayPal is a link between your bank and online retailers and allows you to keep your banking details safe, with no need to enter your credit or debit card details each time you shop online.

Creating a PayPal account (and making most online and personal transactions) is free. PayPal occasionally charges for certain transactions, for example, foreign transactions made in a foreign currency.

“I prefer using the PayPal website over their app as I find it really accessible and straightforward to use. I use PayPal to purchase dog food for my guide dog Vivi, groceries, clothes and many more things I use in daily life.”

**– Torrie Tennant, Northern Ireland**

You can find out more at **paypal.com/uk/home**.

## Further Information

Who you bank with, how, when and where you bank is entirely up to you. We suggest contacting your preferred bank or looking at different banks and their accessibility options to find the one that’s right for you.

### Connect with others

Meet or connect with others who are blind or partially sighted online, by phone or in your community to share interests, experiences, and support for each other. From book clubs and social groups to sport and volunteering, our friendly, helpful, and knowledgeable team can link you up with opportunities to suit you. Visit **rnib.org.uk/connect** or call **0303 123 9999**.

We hope we have given you lots of options and ideas in this factsheet – but if you’re not sure where to start, we’re always happy to help.

Call **0303 123 9999** or email **helpline@rnib.org.uk**. We’re ready to answer your call Monday to Friday 8am – 8pm and Saturday 9am – 1pm. You can also ask Alexa to call our Helpline without needing to touch your phone. Just say: **“Alexa, call RNIB Helpline”** to your device.

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